I ask you all to join me in honoring the life of a fellow Hoosier veteran.

Cpl. Abel entered the military at the age of 19 and served in South Vietnam. As a United States Infantryman, Abel personified bravery and dignity while serving with his fellow Chargers in the 196th Infantry Brigade.

At home in Indiana, family and friends share fond memories of Abel and the character he embodied.

Abel was renowned for his steadfast work ethic. In the months leading up to his initial deployment in October of 1967, Abel spent much of his leave time working for his former employer at the Hayden Jones construction company. His former employer praised the young man for exhibiting a maturity and dedication well beyond his years.

Abel was cherished by his parents, Grace and Carl, and by his sisters, Brenda and Kathleen. He was a true American patriot and it is a privilege to stand here today in celebration of his life, which ended on the battlefield in South Vietnam on January 10th, 1968.

Each year on Veterans' Day, Americans around the world join together to pay tribute to all who served and to the soldiers who gave their last full measure of devotion fighting for the freedoms for which their nation still stands today.

While over four decades have passed since Cpl. Abel laid down his life in service to the United States of America, his noble sacrifice lives on in the memories of family, friends, and the many people whose lives are better for having crossed his path.

OUR UNCONSCIONABLE NATIONAL DEBT

HON. MIKE COFFMAN

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES Monday, November 16, 2015

Mr. COFFMAN. Mr. Speaker, on January 20, 2009, the day President Obama took office, the national debt was

\$10,626,877,048,913.08.
Today, it is \$18,649,024,795,838.78. We've added \$8,022,147,746,925.70 to our debt in 6 years. This is over \$8 trillion in debt our nation, our economy, and our children could

have avoided with a balanced budget amend-

RECOGNIZING THE 50TH ANNIVER-SARY OF COMMUNITY HEALTH CENTERS IN AMERICA

HON. STEPHEN F. LYNCH

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Mr. LYNCH. Mr. Speaker, I rise today to recognize an outstanding landmark to community health and welfare. This year marks the 50th anniversary of the nation's Community Health Center program. Community Health Centers (CRC) are the family doctor to over 23 million Americans and, as such, are the largest network of primary care providers in the country. The CHC model is distinguished by its comprehensive range of health services, recognizing the particular needs and charac-

teristics of the communities they serve. Community Health Centers are located in medically underserved areas, providing needed care for communities and populations that do not have adequate access to care. Community involvement in CHCs is guaranteed by the requirement that Federal Qualified Health Centers must have governing boards of directors that have patients of the center holding at least 51% of the board seats.

In Massachusetts we are particularly proud because the nation's first community health center opened in December 1965 on Columbia Point in Boston's Dorchester neighborhood. Drs. Jack Geiger and Count Gibson of Tufts Medical School founded the Columbia Point Health Center in order to meet the needs of the residents of an isolated public housing project, cut off from the City's health resources. Drs. Geiger and Gibson opened a rural center shortly thereafter in the Delta region of Mississippi. From that start, the community health center program expanded throughout the country. In 1966, the esteemed late Senator Edward M. Kennedy visited the Columbia Point Health Center and immediately understood its mission and its value. He became the greatest champion health centers have ever known. Over the next 50 years, with his leadership and support, the Community Health Center program expanded tremendously.

Mr. Speaker, there are now over 1,270 community health centers providing services at 9,000 sites across the country. CHCs have become the primary source of medical, dental, behavioral health, substance abuse treatment, social services and other community health services for neighborhoods and rural communities that would otherwise be inadequately served. CHCs have also provided employment and career opportunities for thousands of local residents.

Mr. Speaker, fifty years ago it all began here, in Massachusetts. I am proud to rise today to recognize and honor what has become a national model for providing services to our country's underserved areas and urge my colleagues to join me in acknowledging the efforts of our Community Health Centers.

HONORING WILLIAM S. MORIARTY

HON. JASON SMITH

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Monday, November 16, 2015

Mr. SMITH of Missouri. Mr. Speaker, I rise today to honor William S. Moriarty from Carter County, Missouri for his exemplary service to not only his community, but also his country.

Bill began serving his country in the Marine Corps during the Vietnam War. His heroic actions were acknowledged when he received the Silver Star, one of the highest military awards. After a long and successful career in the military that spanned over 22 years, he retired at the rank of Lieutenant Colonel. However, his impact on the military did not end there as Bill has since spent countless hours helping other veterans in our area register for benefits.

Bill has proven to be an invaluable asset to the community through his numerous volunteer efforts. He makes a direct impact on the lives of others by lecturing on the dangers of drugs at local schools, donating his time at his local senior center, and working with the Meals on Wheels Program. Bill also volunteers through broader forums by serving on a branch of the University of Missouri Extension Council and as part of the Disaster Response Commission for Missouri.

Bill is an exceptional model of a true American who serves others and it is my pleasure to recognize his efforts and accomplishments before the United States House of Representatives.

TRIBUTE TO DR. ROBERT J. BEALL

HON. JAMES P. McGOVERN

of massachusetts In the house of representatives $Monday,\ November\ 16,\ 2015$

Mr. McGOVERN. Mr. Speaker, I rise today to honor the work and achievements of Dr. Robert Beall, who recently stepped down as president and chief executive officer of the Cystic Fibrosis Foundation. In his 35 years with the Foundation, Dr. Beall's efforts to advance cystic fibrosis research and treatment have had an extraordinary impact. When Dr. Beall began work with the Foundation in 1980, the median predicted life expectancy of a patient with cystic fibrosis was 18 years. Today, it is more than 40 years.

In 1976, Dr. Beall was first introduced to the disease when he attended the Cystic Fibrosis Foundation's meeting outside of San Diego. There, he was shocked to see how little scientific understanding there was about the disease. In the words of Dr. Beall, "the foundation was so small at that point that the parents were bringing all the food and operating the projector-and I met the parents . . . Kids were dying then at a very young age. After I met the parents, I went back to the National Institutes of Health and said: 'I want to do this." Dr. Beall went on to manage the National Institutes of Health's cystic fibrosis program. There, he earned a National Institutes of Health Merit Award for his significant contributions to the field.

In 1980, Dr. Beall joined the Cystic Fibrosis Foundation where he served first as their executive vice president for medical affairs and, beginning in 1994, as their president and CEO. During Dr. Beall's time with the Foundation, medical awards for cystic fibrosis research grew from \$4 million to over \$85 million and supported groundbreaking research including the discovery in 1989 of the genetic defect responsible for the disease. Further, under Dr. Beall's oversight, the Foundation established 114 care centers and cutting-edge research facilities. We also have Dr. Beall to thank for developing and advancing the innovative concept of venture philanthropy. With this practice, Dr. Beall created the Therapeutics Development Program to connect researchers with biotech companies. Thanks to Dr. Beall's work, many children diagnosed with cystic fibrosis have lived into adulthood and it is no longer a pediatric disease. Today, more than 50 percent of patients are over 18 years of age.

As co-chair of the Cystic Fibrosis Caucus, I have had the privilege of working with Dr. Beall and seeing firsthand his passion and commitment to finding a cure for cystic fibrosis. His steadfast leadership and innovative

thinking has improved the lives of thousands of people with cystic fibrosis and their families.

Today, I ask all Americans to join me in thanking Dr. Beall for his tireless dedication to helping people with cystic fibrosis and in wishing him the best in his new endeavors.

HONORING THE LIFE OF SPC. CHARLES BEALS

HON. TODD C. YOUNG

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES Monday, November 16, 2015

Mr. YOUNG of Indiana. Mr. Speaker, I rise today to recognize Spc. Charles Beals, of French Lick, Indiana.

I ask you all to join me in honoring the life of a fellow Hoosier veteran.

Spc. Beals enlisted in the United States Army five months after high school graduation. By January of 1970, he had been assigned to Advanced Infantry Training and deployed to Vietnam the following spring. As a member of the renowned 506th Infantry Regiment of the 101st Airborne Division, Beals personified bravery and dignity while serving with his fellow Screaming Eagles.

A friend to all, Charles is said to have brought laughter with him wherever he went. He was a cherished son and a loving brother to his nine siblings.

Charles Beals gave his last full measure of devotion fighting on the hilltops of Vietnam. He sacrificed for his platoon, his brothers and sisters, and for every American who knows freedom today.

Like too many young American men who deployed, Spc. Beals's remains have yet to be recovered. I join his family, friends, and brothers-in-arms in praying for closure. I pray for his eventual return to rest alongside his family and loved ones in Indiana.

Each year on Veterans' Day, Americans around the world join together to pay tribute to all who served and to the soldiers who gave their lives fighting for the liberties for which their nation still stands today.

It is a privilege to honor Spc. Charles Beals's courageous life and recognize his distinguished service to his country.

HONORING THE 2015 DISTIN-GUISHED CITIZEN AWARD RE-CIPIENTS

HON. PETER J. VISCLOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES Monday, November 16, 2015

Mr. VISCLOSKY. Mr. Speaker, it is with great respect that I take this time to recognize the 2015 Distinguished Citizen Award recipients, presented annually by the Boy Scouts of America Calumet Council. To commemorate this special occasion, the organization hosted a celebratory event on Tuesday, November 10, 2015, at Gamba Ristorante in Merrillville, Indiana. Since 1992, the Boy Scouts of America Calumet Council has presented the Distinguished Citizen Award to individuals who have made a significant positive impact on their community in Northwest Indiana and across the state. This year, the Boy Scouts of Amer-

ica Calumet Council honored Mamon and Cynthia Powers.

Mamon and Cynthia Powers were born and raised in Gary, Indiana. Mamon graduated from Froebel High School as an honors student, and Cynthia was valedictorian of her class at Gary's Tolleston High School. Following High School, Mamon graduated from Purdue University with a bachelor's degree in civil engineering. Cynthia earned her bachelor's and master's degrees in English and college administration at Indiana State University. Soon after graduating from college, Mamon and Cynthia began working with Mamon's father at Powers & Sons Construction Company, while both maintained other full-time jobs. In 1970, they formed Powers Realty, Incorporated. Eventually, they purchased a Century 21 franchise which Cynthia began managing and proved to be immensely successful in every aspect of the business. Already making their mark in the business world, the couple wed in 1972. Over the years, Mamon has served as secretary and treasurer of Powers & Sons Construction Company. In 1987, he was named president and was later named the company's chairman and chief executive officer. Under his leadership, Powers & Sons changed its focus from residential to commercial and industrial construction and has become one of the largest African American owned construction companies in the world

Aside from their work, Mamon and Cynthia give an extraordinary amount of their time and efforts to charitable endeavors. With over forty-five years of service to the community and to their alma maters, Purdue and Indiana State University, they are to be commended. Mamon serves as the chairman of the Methodist Hospitals Board of Directors. He is a member of the Fifth Third Bank—Chicago Regional Board of Directors, and he is also a member of the World Presidents' Organization and Chief Executives' Organization. In addition, Mamon is a former member and vice chairman of the Board of Trustees of Purdue University.

Cynthia is a member of Indiana State University's Alumni Association Board, a member of the Indiana University Northwest Board of Advisors, treasurer of The Friends of Emerson School for the Visual and Performing Arts. a member of the Northern Indiana Chapter of the Links, Inc., and a Golden Life Member of Delta Sigma Theta Sorority, to name a few. Cynthia is also the former chairperson and member of the YWCA of Northwest Indiana. In addition, and most significant to both Cynthia and Mamon, is their service to the NAACP of Gary and the First AME Church, where Mamon serves as trustee and Cynthia is a long-time choir member and past youth choir director. Mamon and Cynthia have been honored and awarded many times for their outstanding work throughout Northwest Indiana and beyond. They serve as an inspiration to us all and have helped lead Northwest Indiana toward a new and bright future. To be their friend is a blessing.

Mr. Speaker, I ask that you and my other distinguished colleagues join me in honoring the Boy Scouts of America Calumet Council and its 2015 Distinguished Citizen Award recipients, Mamon and Cynthia Powers. For their lifetime of leadership and tireless dedication to their community and to those in need, Mamon and Cynthia are worthy of the highest

HONORING ELEANOR MAGERA ON HER 100TH BIRTHDAY

HON, ROBERT J. DOLD

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES Monday, November 16, 2015

Mr. DOLD. Mr. Speaker, I rise today to honor Eleanor L. Magera on her 100th birthday. Eleanor has lived in Lake Villa Township for many years, spending the last 12 years at Cedar Village in Lake Villa. Maintaining a youthful persona, Eleanor is known for her positive and independent attitude, positively influencing everyone who has the pleasure of making her acquaintance.

Eleanor was born in Beachwood, Michigan on November 15, 1915. One of 11 children, Eleanor would go on to have her own big family with her husband of 60 years, Richard "Dick" Magera, who passed away in May of 2000. Together they had two children, Martin and Dorothy, six grandchildren, many great grandchildren, and a great great grandchild. Eleanor remains active not only by walking the floors of Cedar Village on a daily basis, but by leading a group exercise class three days a week. She also keeps her mind sharp through her love of board games, even earning the title of the "Queen of Scrabble."

Mr. Speaker, Eleanor L. Magera is a neighbor and friend to all those who reside in Lake Villa Township, and I am proud to recognize her for the continued service and inspiration she brings to the community.

CALLING UPON THE CFPB TO PROTECT OUR NATION'S VETERANS BY ISSUING A STRONG PAYDAY LENDING RULE

HON. LOUISE McINTOSH SLAUGHTER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES Monday, November 16, 2015

Ms. SLAUGHTER. Mr. Speaker, I rise today to honor our nation's veterans by asking the Consumer Financial Protection Bureau (CFPB) to issue a strong rule protecting our former servicewomen and men from predatory payday lending schemes. The CFPB should ensure that the federal rule leaves no room for the payday lending industry to circumvent laws in states like New York that have set strong, enforceable prohibitions on payday lending.

Payday lenders have long targeted members of the military with promises of quick cash but realities of triple digit interest rates and even more debt. While the Obama Administration recently addressed many of these issues by closing loopholes in the 2006 Military Lending Act, our veterans are left vulnerable-and vulnerable they are indeed. The Department of Housing and Urban Development estimates that nearly 50,000 veterans are homeless on any given night, and the National Coalition for Homeless Veterans estimates another 1.4 million veterans are at risk of homelessness due to poverty and a lack of community support networks. We must do better by those who risked their lives in service to this country.

It is because of financial challenges like those faced by our veterans—the struggle to find affordable housing, health care and a living wage—that payday lending has thrived